

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ANTHONY ESQUIVEL, III
CYNTHIA ESQUIVEL
Debtor(s)

Case No. 09-47994

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2009.
- 2) The plan was confirmed on 07/15/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/03/2012, 08/21/2014.
- 5) The case was completed on 01/28/2015.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$11,978.12.
- 10) Amount of unsecured claims discharged without payment: \$116,696.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$54,091.00
Less amount refunded to debtor	\$771.00

NET RECEIPTS: \$53,320.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,875.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,274.42
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,149.42

Attorney fees paid and disclosed by debtor: \$625.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK	Unsecured	1,762.36	1,762.36	1,762.36	373.52	0.00
BANK ONE/JPM CHASE	Unsecured	2,707.00	NA	NA	0.00	0.00
BILL ME LATER	Unsecured	605.89	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	3,063.00	3,063.06	3,063.06	649.20	0.00
CAPITAL ONE BANK USA	Unsecured	4,029.00	4,029.87	4,029.87	854.11	0.00
CAPITAL ONE BANK USA	Unsecured	NA	2,986.77	2,986.77	633.03	0.00
CARDMEMBER SERVICES	Unsecured	2,707.70	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	536.83	NA	NA	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	205.00	345.86	345.86	73.30	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	141.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	2,638.00	2,600.00	2,600.00	551.06	0.00
CITIFINANCIAL	Unsecured	8,000.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	6,016.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	316.94	510.14	510.14	108.12	0.00
DEPENDON COLLECTION SERVICE	Unsecured	54.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	520.46	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	NA	7,567.09	7,567.09	1,603.80	0.00
ENCORE RECEIVABLE MGMT	Unsecured	1,911.34	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	7,360.00	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	856.95	1,384.92	1,384.92	293.53	0.00
HINSDALE GASTROENTEROLOGY	Unsecured	206.08	NA	NA	0.00	0.00
HSBC	Unsecured	1,599.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,012.00	NA	NA	0.00	0.00
HSBC	Unsecured	230.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	573.64	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	958.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING	Unsecured	586.00	587.11	587.11	124.43	0.00
LVNV FUNDING	Unsecured	1,186.31	970.46	970.46	205.68	0.00
LVNV FUNDING	Unsecured	12,302.07	3,027.79	3,027.79	641.72	0.00
MERRICK BANK	Unsecured	2,142.00	2,142.42	2,142.42	454.07	0.00
MIDLAND CREDIT MGMT	Unsecured	6,000.00	1,988.94	1,988.94	421.55	0.00
OCWEN LOAN SERVICING LLC	Secured	4,436.36	4,436.36	4,436.36	4,436.36	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Unsecured	40,863.18	41,715.24	41,715.24	8,841.32	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	557.00	557.46	557.46	118.15	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,784.01	3,091.01	3,091.01	655.12	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	751.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	619.00	816.80	816.80	173.12	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	483.71	751.44	751.44	159.26	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	515.00	545.44	545.44	115.60	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	9,365.00	9,365.23	9,365.23	1,984.91	0.00
PREMIER BANKCARD/CHARTER	Unsecured	369.00	394.56	394.56	83.62	0.00
PREMIER BANKCARD/CHARTER	Unsecured	303.00	353.42	353.42	74.91	0.00
TOYOTA MOTOR CREDIT CORP	Secured	21,690.00	21,690.00	21,690.00	21,690.00	1,155.39
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	41.94	41.94	8.89	0.00
TRAVELOCITY	Unsecured	3,137.50	NA	NA	0.00	0.00
VANDA LLC	Unsecured	3,137.00	3,137.50	3,137.50	664.98	0.00
VANDA LLC	Unsecured	4,821.00	4,821.22	4,821.22	1,021.83	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,436.36	\$4,436.36	\$0.00
Debt Secured by Vehicle	\$21,690.00	\$21,690.00	\$1,155.39
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,126.36	\$26,126.36	\$1,155.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$98,558.05	\$20,888.83	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,149.42</u>
Disbursements to Creditors	<u>\$48,170.58</u>

TOTAL DISBURSEMENTS : **\$53,320.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.